

**UNITED STATES BANKRUPTCY COURT**  
District of Utah

**Notice of Chapter 13 Bankruptcy Case, Meeting of Creditors, & Deadlines**

The debtor(s) listed below filed a chapter 13 bankruptcy case on 10/24/13.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. Creditors — Do not file this notice in connection with any proof of claim you submit to the court.

**See Reverse Side For Important Explanations**

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Roger Edmund Almeida  
1783 West 4650 South  
Apt.H  
Roy, UT 84067

Allison B Almeida  
1783 West 4650 South  
Apt.H  
Roy, UT 84067

Case Number:  
13-32142 JTM

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-6315  
xxx-xx-2785

Attorney for Debtor(s) (name and address):

Theron D. x3Morrison  
290 25th Street, Ste 102  
Ogden, UT 84401  
Telephone number: (801) 392-9324

Bankruptcy Trustee (name and address):

Kevin R. Anderson tr  
405 South Main Street  
Suite 600  
Salt Lake City, UT 84111  
Telephone number: (801) 596-2884

**Meeting of Creditors**

Date: **December 5, 2013**

Time: **1:00 pm**

Location: **Federal Building, 324 25th Street, Room 6026, Ogden, UT 84401**

**Deadlines:**

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Proof of Claim:**

For all creditors (except a governmental unit): **3/5/14**

For a governmental unit (except as otherwise provided  
in Fed. R. Bankr. P. 3002 (c)(1): **4/22/14**

A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at [www.utb.uscourts.gov](http://www.utb.uscourts.gov)

**Creditor with a Foreign Address**

A creditor to whom this notice is sent at a foreign address should read the information under "Claims" on the reverse side.

**Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts:** 2/3/14

**Deadline to Object to Exemptions:**

Thirty (30) days after the *conclusion* of the meeting of creditors.

**Notice of Filing of Plan, Hearing on Confirmation of Plan and Hearing on Certain Objections**

The debtor has not filed a plan as of the date of this notice. The hearing on confirmation and any filed objections under Local Rule 2003-1(a), 2083-1, or 6070-1(c) will be held:

Date: **1/16/14**, Time: **11:00 AM**, Location: **U.S. Bankruptcy Court, Rm 341, 350 South Main Street, Salt Lake City, UT 84101**

**Creditors May Not Take Certain Actions:**

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor, the debtor's property, and certain codebtors. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

**Address of the Bankruptcy Clerk's Office:**

350 South Main #301  
Salt Lake City, UT 84101  
Telephone number: (801) 524-6687

**For the Court:**

Clerk of the Bankruptcy Court:  
David A. Sime

Hours Open: 8:00 AM – 4:30 PM; Telephone 8:00 AM – 4:30 PM

Date: 11/6/13

**Online Information**

Case information is available at no charge on our Voice Case Information System (VCIS). Call 1-866-222-8029 #85 with your touch-tone telephone. Case information is also available on the Internet using our PACER service for a \$.10/page fee. An account is required. Visit our homepage at [www.utb.uscourts.gov](http://www.utb.uscourts.gov) for details.

## EXPLANATIONS

FORM RAB9L(12/12)

Filing of Chapter 13 Bankruptcy Case	A bankruptcy case under Chapter 13 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by the debtor(s) listed on the front side, and an order for relief has been entered. Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts pursuant to a plan. A plan is not effective unless confirmed by the bankruptcy court. You may object to confirmation of the plan and appear at the confirmation hearing. A copy or summary of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on the front of this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the debtor's property and may continue to operate the debtor's business, if any, unless the court orders otherwise.
Legal Advice/Note	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case. Important notice to individual debtor(s): All individual debtor(s) must provide picture identification and proof of social security number to the trustee at the meeting of creditors. Failure to do so may result in your case being dismissed.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions against the debtor and certain codebtors are listed in Bankruptcy Code § 362 and § 1301. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Claims	A Proof of Claim is a signed statement describing a creditor's claim. A Proof of Claim form may be obtained from any U.S. Bankruptcy Court nationwide or via the court's website at <a href="http://www.utb.uscourts.gov">www.utb.uscourts.gov</a> . A secured creditor retains rights in its collateral regardless of whether that creditor files a Proof of Claim. If you do not file a Proof of Claim by the "Deadline to file a Proof of Claim" listed on the front side, you might not be paid any money on your claim from other assets in the bankruptcy case. To be paid you must file a Proof of Claim even if your claim is listed in the schedules filed by the debtor. Filing a Proof of Claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a Proof of Claim may surrender important nonmonetary rights, including the right to a jury trial. Ref: 11 U.S.C. §348 and F.R.B.P. 3002(c)(5). <b>Filing Deadline for a Foreign Creditor:</b> The deadlines for filing claims set forth on the front of this notice apply to all creditors. If this notice has been mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to a discharge under Bankruptcy Code § 1328(f), you must file a motion objecting to discharge in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. If you believe that a debt owed to you is not dischargeable under Bankruptcy Code § 523 (a)(2) or (4), you must file a complaint in the bankruptcy clerk's office by the same deadline. The bankruptcy clerk's office must receive the motion or the complaint and any required filing fee by that deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors, even if the debtor's case is converted to chapter 7. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objection by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Dismissal	This case may be dismissed unless a written objection to dismissal is filed by the debtor, a creditor or party in interest within 21 days after a creditors' meeting, if the debtor(s) or debtor's counsel fail to attend the creditors' meeting or fail to timely file required documents [Local Rules 1007-1, 2003-1(a), 2083-1(e)]. A hearing on the objection to dismissal must be set at the time the objection is filed and notice of the hearing must be sent to the trustee, all creditors and parties of interest, or the case shall be dismissed.
Objections to Confirmation and the Filing of Tax Returns	Objections to confirmation must be filed and served no later than 7 days before the date set for confirmation found on the front page of this notice. If there are no timely filed objections to confirmation pending or if all objections to confirmation are resolved by a court order or a stipulation signed by the debtor, the trustee and the objecting party, a plan may be confirmed without objection, and the hearing stricken. Unfiled tax returns must be submitted to the appropriate taxing authority and the trustee pursuant to Local Rule 6070-1(c)(1)(2)(3).
— Refer to Other Side for Important Deadlines and Notices —	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of Utah

In re:  
 Roger Edmund Almeida  
 Allison B Almeida  
 Debtors

Case No. 13-32142-JTM  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 1088-2

User: jwg  
 Form ID: rab9i

Page 1 of 2  
 Total Noticed: 23

Date Rcvd: Nov 06, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 08, 2013.

db/jdb +Roger Edmund Almeida, Allison B Almeida, 1783 West 4650 South, Apt.H, Roy, UT 84067-3644  
 9082259 +Buckeye Check Cashing Of Utah, 2180 South 1300 East Ste 650, Salt Lake City, UT 84106-4433  
 9082261 +Check City, 985 W. Riverdale Rd, Ogden, UT 84405-5601  
 9082262 Checksmart, 7000 Post Road, Ste 300, Dublin, OH 43016  
 9082266 Finger Hut, P.O, Box 1250, Newark, NJ 07101-0166  
 9082267 +GE CRV/ Smart Connect, PO Box 965005, Orlando, FL 32896-5005  
 9082268 ++INTERMOUNTAIN HEALTHCARE, PO BOX 27808, SALT LAKE CITY UT 84127-0808  
 (address filed with court: IHC, 3930 W Parkway Blvd, Salt Lake City, UT 84130)  
 9082272 ++PACIFICORP, ATTN BANKRUPTCY, PO BOX 25308, SALT LAKE CITY UT 84125-0308  
 (address filed with court: Rocky Mountain Power, 1033 N 6th Ave., Portland, OR 97256)  
 9082270 +Peter Wilson, PO Box 95970, South Jordan, UT 84095-0970  
 9082271 +QC Finance, 290 N Main, Clearfield, UT 84015-2257  
 9082273 +Roy Finance, 5434 South 1900 West Suite #01, Roy, UT 84067-2982  
 9082275 SST, P.O. Box 801997, Kansas City, MO 64180-1997  
 9082276 +University Credit Union, PO Box 58025, Salt Lake City, UT 84158-0025  
 9082269 loyal Loans, 15 highway 89, North Salt Lake, UT 84054

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. aty E-mail/Text: topofutahlaw@gmail.com Nov 07 2013 02:13:43 Theron D. x3Morrison,

290 25th Street, Ste 102, Ogden, UT 84401  
 tr +E-mail/Text: bnc@chl3kra.com Nov 07 2013 02:16:15 Kevin R. Anderson tr,  
 405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408  
 9097716 EDI: AIS.COM Nov 07 2013 01:43:00 American InfoSource LP as agent for, Midland Funding LLC,  
 PO Box 268941, Oklahoma City, OK 73126-8941  
 9082260 +EDI: CAPITALONE.COM Nov 07 2013 01:43:00 Capital One, PO Box 70884,  
 Charlotte, NC 28272-0884  
 9082263 +EDI: RCSFNBMARIN.COM Nov 07 2013 01:43:00 Credit One Bank, PO Box 98873,  
 Las Vegas, NV 89193-8873  
 9082264 EDI: DIRECTV.COM Nov 07 2013 01:43:00 Direct TV, PO Box 78626, Phoenix, AZ 85062-8410  
 9082265 EDI: ESSL.COM Nov 07 2013 01:43:00 Dish Network, PO Box 7203, Pasadena, CA 91109-7303  
 9082274 +EDI: SECFIN.COM Nov 07 2013 01:43:00 Security Finance, 1580 State St,  
 Clearfield, UT 84015-1612  
 9082277 EDI: USBANKARS.COM Nov 07 2013 01:43:00 US Bank, Attn: Bankruptcy Dept.,  
 950 17th Street Ste. 810, Denver, CO 80202

TOTAL: 9

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

9082258 Bennett Law, P.O. Box 9163

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 08, 2013

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 24, 2013 at the address(es) listed below:

Kevin R. Anderson tr kanderson@chl3kra.com, lneebling@chl3kra.com  
 Theron D. x3Morrison on behalf of Joint Debtor Allison B Almeida topofutahlaw@gmail.com,  
 morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf\_morrison@bkexpress.i  
 nfo;brianporterlaw@gmail.com  
 Theron D. x3Morrison on behalf of Debtor Roger Edmund Almeida topofutahlaw@gmail.com,  
 morrisonlawecf@gmail.com;chapter7email@gmail.com;tmlawclerks@gmail.com;bkecf\_morrison@bkexpress.i  
 nfo;brianporterlaw@gmail.com  
 United States Trustee USTPRegion19.SK.ECF@usdoj.gov

District/off: 1088-2

User: jwg  
Form ID: rab9i

Page 2 of 2  
Total Noticed: 23

Date Rcvd: Nov 06, 2013

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)  
system (continued)

TOTAL: 4